



PATENT  
Customer No. 22,852  
Attorney Docket No. 05793.3077

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
)  
Sanjeev Kumar CHANDAK et al. ) Group Art Unit: 3622  
)  
Application No. 09/996,944 ) Examiner: John W. Van Bramer  
)  
Filed: November 30, 2001 ) Confirmation No. 3988  
)  
For: METHODS, SYSTEMS AND )  
ARTICLES OF MANUFACTURE )  
FOR MANAGING FINANCIAL )  
ACCOUNTS WITH REWARD )  
INCENTIVES )

**Mail Stop: RCE**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**RESPONSE TO OFFICE ACTION**

In reply to the final Office Action mailed May 18, 2007, Applicants file concurrently herewith a Request for Continued Examination (RCE) and amend this application pursuant to 37 C.F.R. § 1.114 as follows:

**Amendments to the Claims** are reflected in the listing of claims in this paper.

**Remarks/Arguments** follow the amendment section of this paper.